# GARDNER DEMANDS FINANCIAL JUSTICE

SUBMITS BILL TO LEGISLATURE PROVIDING FOR STATE LAND BANK.

Measure Woud Enable Missouri Agriculturists to Borrow Money on Long Time at Low Interest Rates.

Jefferson City, Mo,-It is conceded on all sides that Col. F. D. Gardner, in his address before the agricultural committees of the house and senate a few days ago, which meeting was attended by the governor and promi-nent members of the house and senate, and in his advocacy of the bill which he submitted for the establishment of the Missouri State Land Bank, created an immensely favorable impression.

The bill was unanimously recommended for passage by both committees. It is now before the senate and house. Undoubtedly the members of the legislature will receive letters from home urging its passage.

In his argument Coi. Gardner pointed out the fact that the farmer produced all of the wealth of the nation. And yet, according to the official figures of President Taft, he is paying



COL. FRED D. GARDNER, St. Louis.

more interest for the use of the wealth which he creates than any other class

The bill submitted is simple in the extreme. It provides that the state shall form a corporation known as the Missouri State Land Bank, that the state shall lean this bank \$1,000,000 to start with; that after the bank has loaned \$500,000 it may issue bonds against the \$500,000 of farm mortgages and sell the bonds in all of the great centers of the world at the lowest possible rate of interest.

These bonds may be issued up to \$40,000,000 the first issue, and subsequent issues at the ratio of 30 to 1 for an indefinite amount, which Col. Gardner figured would sell at about 4 per cent.

In making loans and deeds of trust provision shall be made for the payment of all or part of the loan at any interest period, and for the amortization of the debt by the payment annually or semi-annually of the interest at the rate fixed and small installments of the principal debt at like periods, and for the payment of 1/2 to I per cent to create a reserve fund, all so adjusted as to discharge the debt in the number of years desired by the debtor within the limit heretofore mentioned, as, for example: If the loan should amount to \$100 and be made at the interest rate of 4.3 per cent, it would be amortized approximately as follows:

201						At	nnual
Dura	tion.					Pay	ments.
5	years	200.00		***		\$2	2.40
1.0	years					1	
15	years						9.10
20	years						7.50
25	years						6.50
16.	there	oro	th	2 1	unk	shoul	d not

the bonds for 4.3 per cent and collect 1/2 of I per cent for the reserve fund, the loan would mature according to the desire of the borrower on the above approximate basis of annual payments. It will be seen that if the loan were made for a period of 25 years the borrower would pay a total of approximately 61/2 per cent thereon, made up as follows: Interest, 4.3 per cent; reserve, 1/2 of I per cent; on the principal, 1.7 per cent.

Out of the sinking fund the \$1,000, 000 would be repaid to the state. The advancement of the million dollars by the state would enable the people to borrow their money at low rates of

Col. Frederick D. Gardner, originator of the Missouri State Land Bank plan and author of the bill submitted to the legislature providing for the establishment of same, was born in Hickman, Ky. He lived on a farm until the age of about 17. Started in the manufacturing business in St. Louis as an office boy, and has worked in all of

the different departments at the bench. Mr. C. O. Raine of Canton, Mo., master of the State Grange, in an interview with the St. Louis Republic, said that Col. Gardner's bill, if adopted, would revolutionize agriculture in the state of Missouri.

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Bacteriologists recently found under the fingernalls of men, women and children no less than thirteen differ-

ent kinds of disease germs, including those of tuberculosis, diphtheria and Chiropodists in German Army. Every German regiment has a chi-ropodist in its ranks.

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Practice in ull the Courfs of the State

NANNIE WALKER

A CKNOWLEDGMENTS taken, Deeds of all kinds written, and other Legal Papers prepared. Copying on Typewriter solicited. Will be found at home, north of brick hotel, corner of Shepherd and Wayne streets, IRONTON. MO.

Assignee's Notice.

Notice is hereby given to all the creditors of C. J. Percy & Son (C. J. Percy, sole owner), of Ironton, Mo., that I will, on the 9th day of March, 1915, at the office of Edgar & Edgar Attorneys-at-law, in the City of Ironton, County of Iron and State of Missouri, proceed publicly to adjust and allow demands against the estate and effects assigned to me by C. J. Percy & Son (C. J. Percy, sole owner) for the benefit of creditors, and will con-tinue said hearing during the two following days.

GEORGE W. MARSHALL,

Assignee of C. J. Percy & Son (C. J.

Percy, sole owner.) NOTICE OF LETTERS.

Notice is hereby given, that letters of Administration on the estate of Henry M. Jones, deceased, were granted to the undersigned on the 20th day of January, 1915, by the Probate Court of Iron County, Missouri. All persons having claims against said estate are required to exhibit them for allowance to the Administrator within six months after the date of said letters, or they may be pre-cluded from any benefit of such estate; and if such claims be not exhibited within one year from the date of the last insertion of the publication of this notice, they shall be for-

This 20th day of January, 1915.

MARTHA J FRANCIS,

Administratrix.

NOTICE OF LETTERS.

Notice is hereby given that the Probate Court of Iron County, Missouri, on the 1st day of January, 1915, ordered the under-signed, as Public Administrator of said county, to take charge of and administer on the estate of Emeline Hines, deceased.

the estate of Emeline Hines, deceased.

All persons having claims against said estate are required to exhibit them to me for allowance within six months after date of said order, or they may be precluded from any benefit of such estate; and if such claims be not exhibited within one year from the date of the last insertion of the publication of this notice, they shall be forever barred.

This 2d day of January, 1915.

P. P. ROSENTRETER,

Public Administrator

NOTICE OF FINAL SETTLEMENT. Notice is hereby given that the under-signed, J. A. Lotz, Administrator of the estate of John Lotz, deceased, will make final settlement of his accounts with said estate as such Administrator at the next term of the Probate Court of Iron County, Missouri, to be holden at Ironton, in said county, on the 8th day of February,

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If you are weak, tired, worn-out, or suffer from any of the pains peculiar to weak women, such as headache, backache, dragging-down feelings, pains in arm, side, hip or limbs, and other symptoms of womanly trouble, you should try Cardui, the woman's tonic. Prepared from perfectly harmless, vegetable ingredients, Cardui is the best remedy for you to use, as it can do you nothing but good. It contains no dangerous drugs. It has no bad after-effects. Ask your druggist. He sells and recommends Cardui.

Wette to: Ladies' Advisory Dept., Chattanooga Medicine Co., Chattanooga, Tenn.,

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